

Fill in this information to identify the case:

Debtor 1 Edward Eugene Beavers, Sr

Debtor 2

United States Bankruptcy Court for the: Northern District of Georgia

Case number : 19-58437-sms

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, doing business as Christiana trust, not in its individual capacity, but solely as trustee for Bronze Creek Title Trust 2014-WFB1 Court claim no. (if known):

6

Last 4 digits of any number you use to identify the debtor's account:

3756

Date of payment change: 05/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$1,368.11  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$327.48

New escrow payment: \$196.68

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Edward Eugene Beavers, Sr  
First Name Middle Name Last Name

Case number (if known) 19-58437-sms

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/S/ Christopher Giacinto Date 04/03/2020  
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 3<sup>rd</sup> day of April, 2020.

/S/ Christopher Giacinto

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CHRISTOPHER GIACINTO  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 19-58437-sms)**

Debtor

Edward Eugene Beavers, Sr  
1077 Athena Ct  
Acworth, GA 30101

Attorney

Emily Camille Allen  
The Semrad Law Firm  
Suite 300  
235 Peachtree Street NE  
Atlanta, GA 30303

Vincent Paul Leibbrandt  
Semrad Law  
Suite 300  
235 Peachtree Street NE  
Atlanta, GA 30303

Trustee

Mary Ida Townson  
Chapter 13 Trustee  
Suite 1600  
285 Peachtree Center Ave, NE  
Atlanta, GA 30303

EDWARD E BEAVERS-SR  
1077 ATHENA CT  
ACWORTH GA 30101-6867

**Loan Number:****Analysis Date:**

02/13/2020

## Customer Service

**1-800-495-7166**

Monday-Thursday 8:00 a.m. to 9:00 p.m. CT

Friday 8:30 a.m. to 5:00 p.m. CT

Saturday 10:00 a.m. to 4:00 p.m. CT

PRESENT PAYMENT      NEW PAYMENT  
effective 05/01/2020

Principal & Interest	\$1,171.43	\$1,171.43
Escrow Payment	\$396.25	\$196.68
Escrow Shortage	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
<b>Total</b>	<b>\$1,567.68</b>	<b>\$1,368.11</b>

### ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing, LLC analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

## UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT

### 1. Projected Monthly Escrow Payment

The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$2,360.18 / 12 months = \$196.68.

## 2. Escrow Surplus/Shortage

The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus:

You have a surplus of \$4,546.50 because the Projected Low Point (c) of -\$291.24 plus the escrow adjustment\* is more than the Required Low Point of \$393.36.

\*An Escrow Adjustment of \$5,231.10, scheduled to be repaid through the bankruptcy, is included in this calculation.

If the surplus is less than \$50.00, it will be spread to the low point "the minimum escrow balance required", which could be spread equally up to 12 months and automatically reduce your monthly payment accordingly. Otherwise, if your loan is contractually current, we will send you a check for the surplus amount.

### 3. New Monthly Escrow Payment

Principal & Interest	\$1,171.43
Escrow Payment	\$196.68
Escrow Shortage	\$0.00
Optional Insurance	\$0.00
Other	\$0.00
<b>Total</b>	<b>\$1,368.11</b>
Effective Date	05/01/2020

Effective Date	05/01/2020
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MONTH	PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS				REQUIRED BALANCE
	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	
			STARTING BALANCE	888.86	1,573.46
May-20	196.68	.00		1,085.54	1,770.14
Jun-20	196.68	.00		1,282.22	1,966.82
Jul-20	196.68	.00		1,478.90	2,163.50
Aug-20	196.68	.00		1,675.58	2,360.18
Sep-20	196.68	495.45	COUNTY TAX	1,376.81	2,061.41
Oct-20	196.68	303.73	CITY / TOWN	1,269.76	1,954.36
Oct-20	.00	1,561.00	HOMEOWNERS I	(c) -291.24	(b) 393.36
Nov-20	196.68	.00		-94.56	590.04
Dec-20	196.68	.00		102.12	786.72
Jan-21	196.68	.00		298.80	983.40
Feb-21	196.68	.00		495.48	1,180.08
Mar-21	196.68	.00		692.16	1,376.76
Apr-21	196.68	.00		888.84	1,573.44
<b>TOTAL</b>	<b>\$2,360.16</b>	<b>(a) \$2,360.18</b>			

## IMPORTANT MESSAGES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Fay Servicing, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC, at least three (3) business days prior to your next scheduled debit.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Pl., Suite 2000, Chicago, IL 60605-6011.



This is a statement of actual activity in your escrow account from 05/01/2019 through 04/30/2020. This section provides last year's projections and compares it with actual activity.  
An asterisk (\*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	2,619.80	-2,283.81
05/19	327.48					2,947.28	-2,283.81
06/19	327.48	*		2,206.00	HOMEOWNERS I	3,274.76	-4,489.81
07/19	327.48	*	2,213.00		HOMEOWNERS I	1,389.24	-4,489.81
08/19	327.48					1,716.72	-4,489.81
09/19	327.48	*	1,382.59		COUNTY TAX	661.61	-4,489.81
10/19	327.48	396.25 *	334.13	303.73	CITY / TOWN	654.96 <	-4,397.29
10/19		*		495.45	COUNTY TAX	654.96	-4,892.74
11/19	327.48	396.25 *		1,437.00	HOMEOWNERS I	982.44	-5,933.49 <
12/19	327.48					1,309.92	-5,933.49
01/20	327.48	792.50 *		62.00	HOMEOWNERS I	1,637.40	-5,202.99
02/20	327.48	5,436.89 E			E	1,964.88	233.90
03/20	327.48	327.48 E			E	2,292.36	561.38
04/20	327.48	327.48 E			E	2,619.84	888.86
TOTAL	\$3,929.76	\$7,676.85	\$3,929.72	\$4,504.18			